


The Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on April 12, 2012.

  
Robert D. Summers, Jr., Reg. No. 57,844

BRINKS  
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GILSON  
& LIONE

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA  
STRUCTURE FOR ACCOUNT  
MANAGEMENT

Examiner: Agwumezie, Charles C.

Group Art Unit: 3685

Confirmation No.: 2126

Attorney Docket No: 10022-349

**RESPONSE TO OFFICE ACTION AND INTERVIEW SUMMARY**

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Assignee has timely filed the following response to the non-final Office Action mailed on October 12, 2011 ("Office Action"). Assignee respectfully requests reconsideration and allowance of the present claims in view of the following remarks and amendments.

**Amendments to the Claims** begin on page 2 of this response.

**Remarks and Arguments** begin on page 5 of this response.